

2026 Prescription Drug Plan Creditable Coverage Determination Spreadsheet - Integrated Plans



High Deductible Health Plans - Integrated Medical and Rx Benefits

Instructions: To determine creditability, first identify the medical plan coinsurance in the first column below, then find the member cost-share based on your pharmacy plan design. Next, find the combined medical and pharmacy deductible and out-of-pocket maximum amounts using the employee only/individual amounts on your plan. If your plan is richer (meaning it has lower coinsurance, copays, deductibles, or out-of-pocket maximums) than a creditable plan design listed below, then your plan will also be creditable.

Note: If the plan does not have a Tier 4 copay/coinsurance, then Tier 3 copay/coinsurance is used to represent Tier 4 cost share amounts.

Medical Plan Coinsurance	Member Rx Cost Share Once Deductible Met	Historical Simplified Methodology (60%)*			New Simplified Methodology (72%)		
		Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result	Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result
100%	0%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	0%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	0%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	0%	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	0%	\$6,700	\$10,600	Creditable	\$6,700	\$10,600	Creditable
	0%	\$7,606	\$10,600	Creditable	\$7,606	\$10,600	Creditable
	0%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
100%	\$30/\$80/\$120/\$300 (3x MOD)	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$6,700	\$7,884	Creditable	\$6,700	\$7,884	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
90%	10%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	10%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	10%	\$6,700	\$10,133	Creditable	\$6,700	\$10,133	Creditable
	10%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	10%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	10%/25%/50%/50%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%/25%/50%/50%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%/25%/50%/50%	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	10%/25%/50%/50%	\$6,700	\$7,849	Creditable	\$6,700	\$7,849	Creditable
	10%/25%/50%/50%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	10%/25%/50%/50%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	10%/30%/50%/70%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%/30%/50%/70%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%/30%/50%/70%	\$5,000	\$10,480	Creditable	\$5,000	\$10,480	Creditable
	10%/30%/50%/70%	\$6,700	\$7,755	Creditable	\$6,700	\$7,755	Creditable
	10%/30%/50%/70%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	10%/30%/50%/70%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	10%/30%/60%/60%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%/30%/60%/60%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%/30%/60%/60%	\$5,000	\$10,492	Creditable	\$5,000	\$10,492	Creditable
	10%/30%/60%/60%	\$6,700	\$7,755	Creditable	\$6,700	\$7,755	Creditable
	10%/30%/60%/60%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	10%/30%/60%/60%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	10%/40%/40%/40%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%/40%/40%/40%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%/40%/40%/40%	\$5,000	\$9,385	Creditable	\$5,000	\$9,385	Creditable
	10%/40%/40%/40%	\$6,700	\$7,696	Creditable	\$6,700	\$7,696	Creditable
	10%/40%/40%/40%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable

Medical Plan Coinsurance	Member Rx Cost Share Once Deductible Met	Historical Simplified Methodology (60%)*			New Simplified Methodology (72%)		
		Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result	Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result
	10%/40%/40%/40%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	10%/40%/50%/50%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	10%/40%/50%/50%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	10%/40%/50%/50%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	10%/40%/50%/50%	\$5,000	\$9,165	Creditable	\$5,000	\$9,165	Creditable
	10%/40%/50%/50%	\$6,700	\$7,682	Creditable	\$6,700	\$7,682	Creditable
	10%/40%/50%/50%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	10%/40%/50%/50%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
90%	\$30/\$80/\$120/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$6,700	\$7,957	Creditable	\$6,700	\$7,957	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$6,700	\$7,911	Creditable	\$6,700	\$7,911	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$6,700	\$7,953	Creditable	\$6,700	\$7,953	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$6,700	\$7,844	Creditable	\$6,700	\$7,844	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
80%	20%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	20%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	20%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	20%	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	20%	\$6,700	\$8,060	Creditable	\$6,700	\$8,060	Creditable
	20%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	20%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	20%/30%/50%/50%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	20%/30%/50%/50%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	20%/30%/50%/50%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	20%/30%/50%/50%	\$5,000	\$10,518	Creditable	\$5,000	\$10,518	Creditable
	20%/30%/50%/50%	\$6,700	\$7,779	Creditable	\$6,700	\$7,779	Creditable
	20%/30%/50%/50%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	20%/30%/50%/50%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	20%/40%/40%/40%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	20%/40%/40%/40%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	20%/40%/40%/40%	\$5,000	\$9,238	Creditable	\$5,000	\$9,238	Creditable
	20%/40%/40%/40%	\$6,700	\$7,711	Creditable	\$6,700	\$7,711	Creditable
	20%/40%/40%/40%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	20%/40%/40%/40%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	20%/40%/50%/50%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	20%/40%/50%/50%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	20%/40%/50%/50%	\$5,000	\$9,063	Creditable	\$5,000	\$9,063	Creditable
	20%/40%/50%/50%	\$6,700	\$7,700	Creditable	\$6,700	\$7,700	Creditable

Medical Plan Coinsurance	Member Rx Cost Share Once Deductible Met	Historical Simplified Methodology (60%)*			New Simplified Methodology (72%)		
		Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result	Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result
	20%/40%/50%/50%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	20%/40%/50%/50%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
80%	\$30/\$80/\$120/\$300 (3x MOD)	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$6,700	\$7,978	Creditable	\$6,700	\$7,978	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$6,700	\$7,935	Creditable	\$6,700	\$7,935	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$6,700	\$7,972	Creditable	\$6,700	\$7,972	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$6,700	\$7,868	Creditable	\$6,700	\$7,868	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
70%	30%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	30%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	30%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	30%	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	30%	\$6,700	\$7,805	Creditable	\$6,700	\$7,805	Creditable
	30%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	30%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	30%/40%/40%/40%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	30%/40%/40%/40%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	30%/40%/40%/40%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	30%/40%/40%/40%	\$5,000	\$9,103	Creditable	\$5,000	\$9,103	Creditable
	30%/40%/40%/40%	\$6,700	\$7,712	Creditable	\$6,700	\$7,712	Creditable
	30%/40%/40%/40%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	30%/40%/40%/40%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	30%/40%/50%/50%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	30%/40%/50%/50%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	30%/40%/50%/50%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	30%/40%/50%/50%	\$5,000	\$8,949	Creditable	\$5,000	\$8,949	Creditable
	30%/40%/50%/50%	\$6,700	\$7,704	Creditable	\$6,700	\$7,704	Creditable
	30%/40%/50%/50%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	30%/40%/50%/50%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	30%/40%/50%/70%	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable
	30%/40%/50%/70%	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	30%/40%/50%/70%	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	30%/40%/50%/70%	\$5,000	\$8,807	Creditable	\$5,000	\$8,807	Creditable
	30%/40%/50%/70%	\$6,700	\$7,695	Creditable	\$6,700	\$7,695	Creditable
	30%/40%/50%/70%	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	30%/40%/50%/70%	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$1,700	\$10,600	Creditable	\$1,700	\$10,600	Creditable

Medical Plan Coinsurance	Member Rx Cost Share Once Deductible Met	Historical Simplified Methodology (60%)*			New Simplified Methodology (72%)		
		Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result	Combined Medical and Rx Deductible (Employee Only Amounts)	Combined Medical and Rx Out-of-Pocket (Employee Only Amounts)	2026 Creditability Result
70%	\$30/\$80/\$120/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$6,700	\$7,986	Creditable	\$6,700	\$7,986	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$80/\$120/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$6,700	\$7,941	Creditable	\$6,700	\$7,941	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$30/\$90/\$160/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$6,700	\$7,978	Creditable	\$6,700	\$7,978	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$75/\$100/\$100 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$3,400	\$10,600	Creditable	\$3,400	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$4,000	\$10,600	Creditable	\$4,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$5,000	\$10,600	Creditable	\$5,000	\$10,600	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$6,700	\$7,874	Creditable	\$6,700	\$7,874	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,606	\$7,606	Creditable	\$7,606	\$7,606	Creditable
	\$50/\$100/\$150/\$300 (3x MOD)	\$7,607	\$7,607	Not Creditable	\$7,607	\$7,607	Not Creditable

Disclaimer:

Cigna Healthcare is providing this information as a courtesy to clients and brokers to be used for annual creditability requirements.

Note: This tool cannot be used if your plan qualifies for Retiree Drug Subsidy (RDS). This determination is not sufficient for collection of retiree drug subsidy. Per CMS, the employer is ultimately responsible for determining the creditability of the plan, and may wish to engage an actuarial consulting firm to incorporate additional information to determine creditability. Incorporating a plan's actual experience may cause this guidance to differ. Therefore, this guidance is not to be interpreted as a formal actuarial attestation.

The Cigna Healthcare creditability tests were calculated using the 2026 Medicare Part D defined standard benefit parameters and assumes Cigna Healthcare is primary carrier in accordance with Medicare Secondary Payer rules. This determination may differ for Medicare-eligible retirees/former employees when Medicare Part A and B is the primary payer.

This information does not constitute legal advice or a legal opinion on any specific facts or circumstances. It is intended for general information purposes only, and you are urged to consult a lawyer concerning your own situation and any specific legal questions you may have. Cigna Healthcare assumes no responsibility for any circumstances arising out of the use, misuse, interpretation, or application of any information supplied in this publication, and clients remain solely responsible for assessing whether any plan is creditable under Medicare requirements.

*For 2026 only, CMS is allowing employers a choice to use the current simplified methodology or the revised methodology to determine creditability for non-RDS plans. Beginning CY 2027, CMS will no longer allow the existing simplified determination methodology, requiring non-RDS group health plans to determine creditable coverage through actuarial equivalence testing or the revised simplified determination methodology. Under this revised methodology, group health plan coverage must pay at least 72 percent of participants' prescription drug expenses, compared to 60 percent under the existing methodology. CMS revised this due to changes in Part D, as the 60 percent value no longer accurately reflects the value of the Part D benefit. Group health plan coverage must average at least 72 percent of participants' prescription drug expenses to meet the actuarial value requirement of standard Part D coverage, as mandated by section 1860D-13(b)(5) of the Act. **Note:** The plan designs tested above have the same creditability result based on the historical vs new simplified methodologies.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts, Inc., or their affiliates.

© 2025 by Cigna Healthcare.